# **EXHIBIT A**

# ADJUSTABLE RATE NOTE

(First Five Years - Stated Rate, Reduced Initial Payments; 12MTA)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. DURING THE FIRST FIVE YEARS OF THIS NOTE, MY MONTHLY PAYMENT MAY NOT FULLY PAY THE INTEREST THAT ACCRUES. AS A RESULT, THE PRINCIPAL AMOUNT I REPAY MAY BE LARGER THAN THE AMOUNT I ORIGINALLY BORROWED, BUT NOT MORE THAN 120.0000 OF THE ORIGINAL AMOUNT (OR \$ 192,000.00 ). THIS NOTE LIMITS THE MAXIMUM INTEREST RATE I MUST PAY AND MY INTEREST RATE CAN NEVER EXCEED THE LIMIT STATED IN THIS NOTE.

October 12, 2006	Warminster	Pennsylvania
[Date]	[City]	[State]
604 Avon Street, Philade	lphia, PA 19116	
	[Property Address]	
I. BORROWER'S PROMISI	P TO BAU	
	received, I promise to pay U.S. \$ 160	ODD DD William Control and Control
	Lender. The Lender is America	
plus matest, as the cited of the	Delta. The Delta is Marine	I will make
all payments under this Note in the for	n of cash, check or money order.	I WILL IIIIL
		yone who takes this Note by transfer and who is entitled
to receive payments under this Note is		TO THE STATE OF STATE
2. INTEREST		
	maid Principal until the full amount of	Principal has been paid. This Note carries an Initia
Stated Interest Rate of 7.500 %	intil the last day of the Initial Period. The	e period from the date of this Note until last day of the
		First Payment Date is specified in section 3(A) of this
	est rate I will pay may change in accord	
		is the rate I will pay both before and after any defaul
described in Section 7(B) of this Note.		
3. PAYMENTS		
(A) Time and Place of	Payments	
I will make payments every a	month. In this Note, unless otherwise:	specified, "payment" refers to Principal and interes
payments only, although other charges	such as taxes, insurance and/or late cha	rges may also be payable with monthly payments.
I will make monthly payments	on the first day of each month, beginnin	g on the first day of the second month that follows the
month of the date of this Note, or Des	cember 1, 2006 the	'First Payment Date."
After the Initial Period, I will r	nake monthly payments on the first day	of every month as provided in sections 4(G) and 4(H)
of this Note.		
Each monthly payment will be	epplied to interest before Principal. If,	on November 1, 2036 I still owe amounts
under this Note, I will pay those amoun	its in full on that date, which is called th	ne "Maturity Date."
I will make my monthly paym	cnis at PO Box 660029, Dall	ms, TX 75266-0029
		or at a different place if required by the
Note Holder.		
	tial Mouthly Payments	
Subject to section 4(F),	during the Initial Period, my mon	thly payment will be in the amount of U.S.
\$ 533.20 . This minim	zourn monthly payment is not based on th	ne Initial Stated Interest Rate and will not fully pay the
		AFM -2033N(3.6ak) (0406)
S Your States Rate, Payment Options, ADJUSTAB		(page I of 4 pages)
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in full on the Maturity Date at the interest rate that becomes effective on each Change Date. Until the Maturity Date, I will make Holder will determine the amount of the monthly payment that would be sufficient to repay the projected Principal balance of the loan Beginning on December 1st, 2016 \_\_\_, and each month thereafter until the Maturity Date of the loan, the Note

Calculation of Payment Changes and Payment Amounts from Month 121 until Maturity Date Note, I will make monthly payments in the amounts as calculated in this section 4(G) until the next Payment Change Date. loan at the interest rate that will become effective on the immediately prior Change Date. Except as provided in section 4(H) of this theresider my monthly pryment will be based on the amount sufficient to repay the interest that accuses on the Principal balance of the

Except as provided in section 4(H) of this Note, beginning on the first Payment Change Date and the first day of each month thereafter.

interest rate that I must pay. My monthly payment may change on the first Payment Change Date, and on the first day of every month After the Initial Period, changes in my monthly payment will reflect changes in the unpaid Principal of my loan and the

Calculation of Parment Changes and Payment Amounts after Initial Period until Month 121

hiniral Stated Inserest Rate. This amount will be my new minimum monthly payment until the first Payment Change Date. the interest that accrues on the Principal balance of the loan (including previously accrued, impaid and capitalized interest) at the 120-000 % limitation, the Note Holder will determine the amount of the monthly payments based on the amount sufficient to repay 120.000 % of the Principal amount originally borrowed. In the event the unpaid Principal would otherwise exceed that During the initial Period, the unpaid Principal balance of the loan can never exceed a maximum amount equal to

Limit on My Unpaid Principal Balance; Increased Monthly Payment

Stated Rate.

add the difference to the Principal balance of my loan and interest will accrue on the amount of this difference at the linitial emount of the monthly payment from the amount of the interest that accrues on the Principal balance of the loan for that month and the amount of interest that accrues on the Principal balance of the loan at the Initial Stated Rate, the Note Holder will subtract the Principal balance of the loan at the Initial Stated Rate. During the Initial Period, for each month that my monthly payment is less than During the Initial Period, my minimum required monthly payment will be less than the amount of interest that accrues on the

laitial Monthly Payment Amounts; Possibility of Negative Amortization Margin. My interest rate under this Note will never be greater than 12,950 %

The interest rate I am required to pay upon the first Change Date and each Change Date thereafter will not be less than the

Limits on Interest Rate Changes

Note. The date on which my payment changes is called a "Payment Change Date." tura mountry payment due date after the tura Change Date until the amount of my monthly payment changes again as provided in this new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the this addition to the nearest one-thousandth of one percentage point (0.001%). Subject to the limits stated in Section 4(D) below, my

percentage points ( 2.250 %) to the Current Index. The Note Holder will then round the result of After the initial Period, my new interest rate will be calculated by adding Three and One Quarter

Calculation of and Effective Date of Rate Changes

The Note Holder will give me notice of this choice.

If the Index is no longer available, the Mote Holder will choose a new index which is based upon comparable information. and each Change Date thereafter is called the "Current Index."

most recently available tweive months and dividing by 12. The most recent Index figure available 15 days before the first Change Date Rates (H. 15)" (the "Monthly Yields"). The Twelve-Month Average is determined by adding together the Monthly Yields for the of one year as published by the Federal Reserve Board in the Federal Reserve Board Statistical Release entitled "Selected Interest

determined as set forth below, of the annual yields on actively traded United States Treasury Securities adjusted to a constant maturity Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the Twelve-Month Average,

Each date on which my interest rate could change is called a "Change Date."

[B) The Index

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INTEREST RATE AND MONTHLY PAYMENT CHANGES provided in section 4(G) or section 4(H) of this Note, as applicable.

interest rate that I must pay. The Mote Holder will determine my new interest rate and the changed amount of my monthly payment as After the Initial Period, changes in my monthly payment will reflect changes in the unpaid Principal of my loan and in the

Monthly Payment Changes

calculated as provided in section 4(G) or section 4(H) of this Note, as applicable. interest that accrucs each month during the Initial Period. Effective upon the first Payment Change Date, my monthly payment will be

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of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surely or endorser this Note, including the promise to pay the full amount owed. Any person who is a guaranter, surety or endorser of this Note is also If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in

#### .6 OBLICATIONS OF PERSONS UNDER THIS NOTE

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mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different With motice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class a notice of my different address.

delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by

#### CIAING OF NOTICES

expenses include, for example, reasonable attorneys' fees.

to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right

Payment of Note Holder's Costs and Expenses

the Note Holder will still have the right to do so if I am in default at a later time.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above,

No Waiver By Note Holder

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interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a

Notice of Default

If I do not pay the full smount of each mouthly payment on the date it is due, I will be in default.

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overdue payment of Principal and interest. I will pay this late charge promptly but only once on each late payment. after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be ли № <u>000 г</u> If the Mote Holder has not received the full amount of any monthly payment by the end of ट्याटमपुद्ध पृद्धो

Late Charges for Overdue Payments

### BORROWER'S FAILURE TO PAY AS REQUIRED

under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any same aiready collected from me which loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other

#### LOAN CHARGES

following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase. in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees the sourced and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my s Prepayment if I have not made all the monthly payments due under the Note.

"Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a

# BORROWER'S RICHT TO PREPAY

title and telephone number of a person who will answer any question I may have regarding the notice.

payment before the effective date of any change. The notice will include information required by law to be given to me and also the The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly

monthly payments in the amounts as calculated in this section 4(H) until the next Payment Change Date.

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permitted by this Security Instrument without further notice or demand of Egytower.

Borrower fails to pay these sums prior to the expiration of this period, Lorder may invoke any remedies accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in

If Lender exercises the option to require immediate payment as full, Lender shall give Borrower natioe

this Security Instrument unless Lender releases Borrower in writing. made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and

agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements reader's consent to the losts assumption. Lender may also require the transferee to sign an assumption

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to any coverant or agreement in this Security Instrument is acceptable to Lender. determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of

evaluate the intended transferce as if a new loan were being made to the transferce, and (b) Lender reasonably exercise this option if. (a) Borrower causes to be submitted to Lender information required by Lender to However, Lender shall not exercise this option if Applicable Law prohibits such exercise. Lender also shall not consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. not a natural person and a beneficial inferest in Borrower is sold or transferred) without Lender's prior written

owe under this Mote. Some of those conditions are described as follows: Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is

Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the

INITORM SECURED NOTE to require the Note Holder to give notice to other persons that amounts due have not been paid.

"Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right I and any other person who has obligations under this hote waive the rights of Presentment and Notice of Dishonor.

owed under this Note.

egainst each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts

Loan	#:	
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# ADDENDUM TO NOTE (Prepayment)

THIS ADDENDUM is made this 12th day of October, 2006, and is incorporated into and intended to form a part of the Note dated the same date as this Addendum.

1. The Section in the Note entitled "Borrower's Right to Prepay" is modified to provide that I have the right to make payments of principal at any time before they are due. A prepayment of all of the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment."

Except as provided below, I may make a Full Prepayment or a Partial Prepayment at any time without paying any penalty. If within the first two (2 ) year(s) after the execution of the Note, I make a Full Prepayment or Partial Prepayment(s) of more than twenty percent (20%) of the original principal amount in a twelve month period immediately preceding the date of prepayment, I will pay a prepayment charge in an amount equal to the payment of six (6) months' advance interest on the amount prepaid which is in excess of twenty percent (20%) of the original principal amount of the Note in that twelve month period. Interest will be calculated using the rate in effect at the time of prepayment.

If I make a partial prepayment equal to one or more of my monthly payments, the due date of my next scheduled monthly payment may be advanced no more than one month. If I make a partial prepayment in any other amount, I must still make all subsequent monthly payments as scheduled.

2. All other provisions of the Note are unchanged by this Addendum and remain in full force and effect.

#### NOTICE TO THE BORROWER

Do not sign this Note Addendum before you read it. This Note Addendum provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the Note.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Note Addendum.

Anil J. Wahmbhatt

Multi-State Prepayment Rider (Rev4-06)

AHM-2034P(MULTI)

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